

JOSEPH RONALD G  
 Form 4  
 May 02, 2003

OMB APPROVAL
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Check this box if no longer  
 subject to Section 16. Form 4  
 of Form 5 obligations may  
 continue. See Instruction 1(b).

(Print or Type Responses)

1. Name and Address of Reporting Person*		2. Issuer Name and Ticker or Trading Symbol		6. Relationship of Reporting Person(s) to Issuer	
Joseph Ronald G.		GREAT AMERICAN FINANCIAL RESOURCES, INC. (GFR)		(Check all applicable)  <input checked="" type="checkbox"/> <u>  X  </u>  Director <input type="checkbox"/> 10% Owner	
(Last)	(First)	(Middle)	3. IRS or Social Security	4. Statement for	_____ Officer (give _____ Other (specify
1116 Leafree Court			Number of Reporting Person (Voluntary)	Month/Year	May 1, 2003
				title below) below)	

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(Street)		5. If Amendment,		7. Individual or Joint/Group Filing (check applicable line)			
Cincinnati, Ohio L5208		Date of Original (month/Year)		<input checked="" type="checkbox"/> Form filed by One Reporting Person  <input type="checkbox"/> Form filed by More Than One Reporting Person			
(City) (State) (Zip)	Table I - Non-Derivative Securities Acquired, Disposed of or Beneficially Owned						
1. Title of Security (Instr. 3)	2. Trans- action Date	3. Trans- action Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3,4 and 5)	5. Amount of Securities Beneficially Owned at	6. Owner- ship Form: Direct	7. Nature of In- Direct Bene- Direct	
	(Month/ Day/ Year)	Code V	Amount (A) or (D)	Price	(End of Month Instr. 3 and 4)	(D) or Indirect (I) (Instr. 4)	Official Owner- Indirect ship (Instr. 4)
Common Stock, \$1.00 par value	5/1/2003	N V	514 shares	A \$14.57	35,865 shares	D	
					4,000 shares	I	By Closely
							Held
							Corporation

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly. (Over)

\*If the form is filed by more than one reporting person, see Instruction 4(b)(v).

FORM 4 (continued)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative	3. Transaction Date	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date (Month//Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)		8. Price of Derivative Security
	Security	(Month/Day/Year)					Date	Expiration		Amount or	ity (Instr. 5)
			Code	V	(A)	(D)	Exercisable	Date	Title	Number of Shares	
Common Stock	\$14.37						2/13/1998	2/13/2007	Common Stock	10,114	\$14.37
Common Stock	\$14.76						3/1/1998	3/1/2007	Common Stock	1,000	\$14.76

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Common Stock	\$22.14						3/1/1999	3/1/2008	Common Stock	1,000	\$22.14
Common Stock	\$21.73						3/1/2000	3/1/2009	Common Stock	1,000	\$21.73
Common Stock	\$15.44						3/1/2001	3/1/2010	Common Stock	1,000	\$15.44
Common Stock	\$16.91						6/1/2001	6/1/2010	Common Stock	2,000	\$16.91
Common Stock	\$18.98						3/1/2002	3/1/2011	Common Stock	3,000	\$18.98
Common Stock	\$16.99						3/1/2003	3/1/2012	Common Stock	3,000	\$16.99
Common Stock	\$14.20						3/1/2004	3/1/2013	Common Stock	3,000	\$14.20

Explanation of Responses:

\* The Stock Options expire 10 years from the date of grant and vest 20% on each anniversary of the date of grant beginning with the first anniversary.